WHAT IS CLAIMED IS:

1   1. A method for facilitating communication between a user using a device
2   with a display and an application program affiliated with a financial institution
3   which the user desires to access through the device comprising the steps of:
4   receiving information from said device;
5   identifying the desired program and the type of device being used;
6   accessing the desired application program, identifying information to be
7   displayed to the user as part of the program and translating the information to be
8   displayed into a format which is compatible with the display of the device;
9   translating input information inputted by the user in response to the
10   displayed information into a format which is compatible with the application
11   program and forwarding said translated input information to said application
12   program; and
13   translating a response to the input information returned by said program
14   into a format which is compatible with the display of said device and forwarding
15   said translated said response to said device.

1   2. The method of claim 1 wherein said step of identifying the type of
2   device being used further includes the step of identifying the type of software
3   being used by the device.

1   3. The method of claim 1 wherein said step of identifying the type of
2   device being used further includes the step of identifying the type of software
3   being used by the device.

1   4. The method of claim 1 wherein said step of translating the information
2   to be displayed includes the step of automatically determining how to position the
3   information onto the screen so that all the information is displayed.

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1   5. The method of claim 4 wherein said information includes one or more

2 token from the group of prompts, icons, buttons, wording, phrasing, phrase packs,

3 scroll bars, tool bars and scroll lists.

1   6. The method of claim 1 wherein said step of translating the information

2 to be displayed on the device further includes the step of translating the

3 information into a tokenized language which is compatible with both the device

4 and the application program.

1   7. The method of claim 6 wherein the step of translating the information

2 into a tokenized language further includes the steps of:

3   applying a token hierarchy to the information; and

4   creating a token representation of said information, which is compatible

5 with the device.

1   8. The method of claim 7 wherein said creating step further includes the

2 step of consulting a table of token attributes.

1   9. The method of claim 1 wherein said application program involves a

2 financial service.

1   10. The method of claim 9 wherein said financial service is bill payment.

1   11. The method of claim 9 wherein said financial service is transferring

2 funds between accounts.

1   12. The method of claim 9 wherein said financial service is buying

2 securities.

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1   13. A method for enabling a plurality of different access devices each

2 having a display to access a plurality of different application programs comprising

3 the steps of:

4   identifying the type of access device and associated display and application

5 program to be accessed;

6   accessing the program and determining the type of information to be shown

7 on the display as part of the program;

8   applying a token hierarchy to the information;

9   creating a token representation of said information which is compatible

10 with said display, including the step of consulting a table of token attributes; and

11 sending the token representation to the device.

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